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**REMARKS**

Reconsideration of the application in view of the present response is respectfully requested.

Claim 12 is rejected under 35 U.S.C. Section 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicant regards as the invention. Applicant would like to respectfully refer the Examiner to page 13, lines 19-23 of the specification of the present application. It is believed that all of the bases for the Section 112 rejection are overcome.

Claims 1-32 are rejected under 35 U.S.C. 102(b) as being anticipated by or, in the alternative, under 35 U.S.C. 103(a) as being obvious over an article in the South China Morning Post, entitled "Make-Over Opens Up World of Potential". The Office Action states "An issue of public use or on sale activity has been raised in this application. In order for the examiner to properly consider patentability of the claimed invention under 35 U.S.C. 102(b), additional information regarding this issue is required as follows: The reference speaks to trials of an ATM that either anticipates or render obvious the claimed invention. Please submit any information regarding this so called prior use."

With reference to the previous paragraph, Applicant would like to respectfully point out that the article (i.e., South China Morning Post, entitled "Make-Over Opens Up World of Potential") has a publication date of March 27, 2001 and is, therefore, not prior art to the present application.

Applicant and Applicant's Attorney have investigated and made inquiries regarding the alleged "United States' trials" referred to in the article. Based upon this investigation and inquiries, Applicant and Applicant's Attorney are aware that the claimed subject matter of the present application was first publicly disclosed at a tradeshow called "Cebit" which was held in Germany from about March 22, 2001 to about March 28, 2001. Applicant and Applicant's Attorney are not aware of any public disclosure of the claimed subject matter of the present application before Cebit, whether in or outside of the United States. Launch in the United States was subsequent to Cebit.

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Neither Applicant nor Applicant's Attorney is in a position to comment on the accuracy of the article cited by the Examiner.

Applicant and Applicant's Attorney are not aware of any prior art, including any prior public use, covering the claimed subject matter of the present application. Applicant and Applicant's Attorney are aware of the duty of candor and good faith under 37 C.F.R. 1.56 in dealing with the Office.

Applicant believes that this response completely responds to the Office Action of February 18, 2005.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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MAY 11 2005